



Cut out, copy (to have a backup), and store the original in the glove compartment of your car. Make sure you have a working flashlight and pen in the glove compartment, too.

10 ON 10

1. Make sure everyone involved in the accident is OK.
2. Don't admit fault or accuse anyone else. Let the police sort everything out.
3. If the cars involved are drivable, pull them off to the side of the road so they won't be hit again. Leaving the cars exactly as they are is only necessary if the vehicles are NOT drivable.
4. Call the police. If anyone has been injured, ask the police to send an ambulance, too.
5. Call your parents. (Take a deep breath. Really, it'll be all right.)
6. Exchange insurance information with everyone involved in the accident. Be sure to capture:

- the names of the drivers.

- the names and phone numbers of the cars' owners.

- the insurance companies' names and phone numbers.

- the names and phone numbers of the passengers in the cars.

- the names of any witnesses who are willing to stick around.

10 Things To Do In Case Of An Accident

7. While you're waiting for the police to arrive, draw a brief diagram or write a description of what happened. Capture as many details as possible while they're fresh in your mind. Include the date, time, weather conditions, who was driving, and number of passengers.
8. Observe and take note of how everyone is behaving after the accident. This could come in handy if injuries don't seem obvious but are reported later.
9. Call your insurance company. (In fact, go ahead and program the number for your insurance company into the speed dial of your cell right now.) You can reach USAA at (800) 531-2222.
10. If you have a camera (maybe as part of your cell phone), take photos of the damage. Note: Do NOT try to take pictures if the cars are stuck in the middle of the road.